

SNAPSHOT of HOME Program Performance--As of 09/30/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Cumberland County

State: PA

PJ's Total HOME Allocation Received: \$1,811,773

PJ's Size Grouping*: C

PJ Since (FY): 2005

| Category | PJ | State Average | State Rank | Nat'l Average | Nat'l Ranking (Percentile):* | | |
|--|----------|---------------|------------|------------------|------------------------------|---------|---------|
| | | | | | Group | C | Overall |
| Program Progress: | | | | PJs in State: 29 | | | |
| % of Funds Committed | 100.00 % | 96.16 % | 1 | 94.94 % | 100 | 100 | |
| % of Funds Disbursed | 92.48 % | 89.58 % | 7 | 84.35 % | 81 | 83 | |
| Leveraging Ratio for Rental Activities | 3.06 | 4.85 | 21 | 4.59 | 44 | 38 | |
| % of Completed Rental Disbursements to All Rental Commitments*** | 93.68 % | 93.20 % | 21 | 81.38 % | 37 | 46 | |
| % of Completed CHDO Disbursements to All CHDO Reservations*** | 34.02 % | 70.00 % | 29 | 68.05 % | 10 | 9 | |
| Low-Income Benefit: | | | | | | | |
| % of 0-50% AMI Renters to All Renters | 100.00 % | 82.54 % | 1 | 79.65 % | 100 | 100 | |
| % of 0-30% AMI Renters to All Renters*** | 100.00 % | 37.52 % | 1 | 44.76 % | 100 | 100 | |
| Lease-Up: | | | | | | | |
| % of Occupied Rental Units to All Completed Rental Units*** | 100.00 % | 98.38 % | 1 | 94.31 % | 100 | 100 | |
| Overall Ranking: | | | In State: | 2 / 29 | Nationally: | 84 85 | |
| HOME Cost Per Unit and Number of Completed Units: | | | | | | | |
| Rental Unit | \$29,007 | \$19,397 | | \$25,245 | 9 Units | 15.50 % | |
| Homebuyer Unit | \$14,080 | \$15,437 | | \$14,395 | 24 Units | 41.40 % | |
| Homeowner-Rehab Unit | \$12,693 | \$15,829 | | \$20,186 | 25 Units | 43.10 % | |
| TBRA Unit | \$0 | \$5,779 | | \$3,142 | 0 Units | 0.00 % | |

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (297 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Cumberland County PA

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

| | Rental | Homebuyer | Homeowner |
|-------------|-----------|-----------|-----------|
| PJ: | \$117,896 | \$120,113 | \$13,822 |
| State:* | \$96,557 | \$35,942 | \$15,897 |
| National:** | \$88,539 | \$71,594 | \$22,853 |

CHDO Operating Expenses:
(% of allocation)

| | |
|---------------|---|
| PJ: | 0.0 % |
| National Avg: | 1.1 % |

R.S. Means Cost Index: 0.94

| RACE: | Rental % | Homebuyer % | Homeowner % | TBRA % |
|--|--|--|--|---|
| White: | 88.9 | 95.8 | 96.0 | 0.0 |
| Black/African American: | 0.0 | 0.0 | 0.0 | 0.0 |
| Asian: | 0.0 | 0.0 | 4.0 | 0.0 |
| American Indian/Alaska Native: | 0.0 | 0.0 | 0.0 | 0.0 |
| Native Hawaiian/Pacific Islander: | 0.0 | 0.0 | 0.0 | 0.0 |
| American Indian/Alaska Native and White: | 0.0 | 0.0 | 0.0 | 0.0 |
| Asian and White: | 0.0 | 0.0 | 0.0 | 0.0 |
| Black/African American and White: | 0.0 | 0.0 | 0.0 | 0.0 |
| American Indian/Alaska Native and Black: | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Multi Racial: | 11.1 | 4.2 | 0.0 | 0.0 |
| Asian/Pacific Islander: | 0.0 | 0.0 | 0.0 | 0.0 |

ETHNICITY:

| | | | | |
|----------|---|---|---|---|
| Hispanic | 0.0 | 0.0 | 0.0 | 0.0 |
|----------|---|---|---|---|

HOUSEHOLD SIZE:

| | | | | |
|--------------------|--|--|--|---|
| 1 Person: | 55.6 | 12.5 | 52.0 | 0.0 |
| 2 Persons: | 33.3 | 41.7 | 28.0 | 0.0 |
| 3 Persons: | 11.1 | 25.0 | 12.0 | 0.0 |
| 4 Persons: | 0.0 | 4.2 | 4.0 | 0.0 |
| 5 Persons: | 0.0 | 4.2 | 4.0 | 0.0 |
| 6 Persons: | 0.0 | 12.5 | 0.0 | 0.0 |
| 7 Persons: | 0.0 | 0.0 | 0.0 | 0.0 |
| 8 or more Persons: | 0.0 | 0.0 | 0.0 | 0.0 |

HOUSEHOLD TYPE:

| | | | | |
|------------------------|--|--|--|---|
| Single/Non-Elderly: | 33.3 | 12.5 | 12.0 | 0.0 |
| Elderly: | 22.2 | 0.0 | 72.0 | 0.0 |
| Related/Single Parent: | 22.2 | 50.0 | 4.0 | 0.0 |
| Related/Two Parent: | 0.0 | 20.8 | 8.0 | 0.0 |
| Other: | 22.2 | 16.7 | 4.0 | 0.0 |

SUPPLEMENTAL RENTAL ASSISTANCE:

| | | |
|----------------|---|--|
| Section 8: | 0.0 | 0.0 [#] |
| HOME TBRA: | 0.0 | |
| Other: | 0.0 | |
| No Assistance: | 100.0 | |

of Section 504 Compliant Units / Completed Units Since 2001 4

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Cumberland County

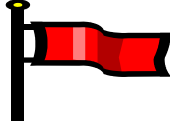
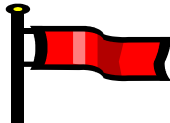
State: PA

Group Rank: 84
(Percentile)

State Rank: 2 / 29 PJs

Overall Rank: 85
(Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

| FACTOR | DESCRIPTION | THRESHOLD* | PJ RESULTS | RED FLAG |
|-------------------------------------|---|------------|------------|---|
| 4 | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 72.00% | 93.68 | |
| 5 | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS | < 47.30% | 34.02 |  |
| 6 | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME | < 70%** | 100 | |
| 8 | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS | < 89.50% | 100 | |
| "ALLOCATION-YEARS" NOT DISBURSED*** | | > 3.060 | 3.82 |  |

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

Page 3

